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United States BarDISTRIC	kruptcy <b>QQC</b> ument T OF	_ I	Page 1 of	27		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle	):		Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec./Complete EIN or other Tax state all):	I.D. No. (if more than one	,	Last four digit one, state all):		c./Complete EII	N or other Tax I.D. No. (if more than
Street Address of Debtor (No. and Street, City, and Stat	e):		Street Address of Joint Debtor (No. and Street, City, and State):			
	ZIP CODE	<b>a</b>				ZIP CODE
County of Residence or of the Principal Place of Busine			County of Res	sidence or of	the Principal P	lace of Business:
Mailing Address of Debtor (if different from street address	ress):		Mailing Addre	ess of Joint I	Debtor (if differ	ent from street address):
	ZIP CODE	7				ZIP CODE
Location of Principal Assets of Business Debtor (if diff		ove):				
Type of Debtor (Form of Organization)	Nature of B (Check one box.)	Susines	s			ZIP CODE  nkruptcy Code Under Which n is Filed (Check one box.)
(Check one box.)  ☐ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Busin Single Asset Real 11 U.S.C. § 101(5) Railroad Stockbroker Commodity Broke Clearing Bank	Estate 1B)	as defined in	Cha	pter 7 pter 9 pter 11 pter 12 pter 13	☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
	Other					Nature of Debts Check one box.)
	Tax-Exemp (Check box, if a  Debtor is a tax-exe under Title 26 of th Code (the Internal)	applica empt or he Uni	ble.) rganization ted States	debts, § 101( individence of the control of the c	are primarily co defined in 11 U 8) as "incurred dual primarily f hal, family, or h urpose."	J.S.C. business debts. by an for a
Filing Fee (Check one bo	x.)		Check one bo		Chapter 1	1 Debtors
☐ Full Filing Fee attached.					siness debtor as	defined in 11 U.S.C. § 101(51D).
Filing Fee to be paid in installments (applicable to signed application for the court's consideration ce unable to pay fee except in installments. Rule 100  Filing Fee waiver requested (applicable to chapter	ortifying that the debtor is 06(b). See Official Form 32	A.	Check if:  Debtor's	s aggregate n		or as defined in 11 U.S.C. § 101(51D).
Filing Fee waiver requested (applicable to chapter attach signed application for the court's considera			Check all app A plan is Accepta	blicable boxes being filed nces of the p	es: with this petition	
Statistical/Administrative Information				,		THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available Debtor estimates that, after any exempt prop expenses paid, there will be no funds availab	erty is excluded and admini	istrativ	e			
Estimated Number of Creditors 1- 50- 100- 200- 1,0		,001-	25,001-	50,001	Over	1
49 99 199 999 5,0		,000	50,000	100,000	100,000	
	\$100,000 to \$1 million \$100	nillion 0 milli		ore than \$10	0 million	
	\$100,000 to \$1 nillion \$10	nillion 0 milli		ore than \$10	0 million	

Official Form 1 (1006)SE 08-28000 Doc 1 Filed 10/17/08	Entered 10/17/08 17:11:29	Desc Main B1, Page 2
Voluntary Petition (This page must be completed and filed in every case.)	Page 2 of 27	
All Prior Bankruptcy Cases Filed Within Last 8 Y		D ( Pl 1
Location Where Filed:	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil		
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	I, the attorney for the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further debtor the notice required by 11 U.S.C. § 342	onsumer debts.)  e foregoing petition, declare that I may proceed under chapter 7, 11, and have explained the relief certify that I have delivered to the
Exhibit A is attached and made a part of this petition.	x	
	Signature of Attorney for Debtor(s)	(Date)
Exhibit	C	
Does the debtor own or have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable harm to pu	blic health or safety?
Yes, and Exhibit C is attached and made a part of this petition.		
No.		
Exhibi	t D	
(To be completed by every individual debtor. If a joint petition is file	d. each spouse must complete and attac	ch a separate Exhibit D.)
☐ Exhibit D completed and signed by the debtor is attached and	-	
If this is a joint petition:	made a part of this perition	
, I		
☐ Exhibit D also completed and signed by the joint debtor is atta	sched and made a part of this petition.	
Information Regarding		
(Check any appli  Debtor has been domiciled or has had a residence, principal place o  preceding the date of this petition or for a longer part of such 180 da	f business, or principal assets in this District for	180 days immediately
☐ There is a bankruptcy case concerning debtor's affiliate, general par	tner, or partnership pending in this District.	
Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a fe	
Statement by a Debtor Who Resides as (Check all applic		
Landlord has a judgment against the debtor for possession of deb	tor's residence. (If box checked, complete the fe	ollowing.)
	(Name of landlord that obtained judgment)	
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possess		
Debtor has included with this petition the deposit with the court of filing of the petition.	f any rent that would become due during the 30-	-day period after the

Case 08-28000 Doc 1 Filed 10/17/08 Entered 10/17/08 17:11:29 Desc Main Document Page 3 of 27 Form B1, Page 3 Official Form 1 (10/06) Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case.) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. X X Signature of Debtor (Signature of Foreign Representative) X Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) Date Signature of Attorney Signature of Non-Attorney Bankruptcy Petition Preparer X I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s) required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor Address or accepting any fee from the debtor, as required in that section. Official Form 19B is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Telephone Number Date Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or Signature of Debtor (Corporation/Partnership) partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Address The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Authorized Individual Date Printed Name of Authorized Individual Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Title of Authorized Individual

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Official Form 1, Exhibit D (10/06)

#### UNITED STATES BANKRUPTCY COURT

	District of
In re	Case No
Debtor(s)	(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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Official	Form	1.	Exh.	$\mathbf{D}$	(10/06)	) – Cont.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
$\Box$ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:
Date:

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B6 Summary (Official Form 6 - Summary) (12/07)

United	States	Bankruptcy	Court
	D	istrict Of	

			District Of _	<del></del>
In re	Debtor	,		Case No
	Debtor			Chapter

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property			\$		
B - Personal Property			\$		
C - Property Claimed as Exempt					
D - Creditors Holding Secured Claims				\$	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)				\$	
F - Creditors Holding Unsecured Nonpriority Claims				\$	
G - Executory Contracts and Unexpired Leases					
H - Codebtors					
I - Current Income of Individual Debtor(s)					\$
J - Current Expenditures of Individual Debtors(s)					\$
тот	ΓAL		\$	\$	

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Form 6 - Statistical Summary (12/07)

### United States Bankruptcy Court

			District Of	
In re		<del>,</del>	Case No.	
	Debtor			
			Chapter	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

 $\Box$  Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

#### State the following:

Average Income (from Schedule I, Line 16)	\$
Average Expenses (from Schedule J, Line 18)	\$
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$

#### **State the following:**

Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$

## Form B6A (10/05) Case 08-28000 Doc 1 Filed 10/17/08 Entered 10 Document Page 8 of 2

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In re		Case No.
Debtor	<del></del>	(If known)

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Tot	tal ➤		

(Report also on Summary of Schedules.)

Form B6B	Case 08	3
(10/05)		

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In re _		Case No	
	Debtor	 (If known)	

### HEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.** 

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.				
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.				
3. Security deposits with public utilities, telephone companies, landlords, and others.				
4. Household goods and furnishings, including audio, video, and computer equipment.				
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel.				
7. Furs and jewelry.				
8. Firearms and sports, photographic, and other hobby equipment.				
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
10. Annuities. Itemize and name each issuer.				
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).				

Form B6B-Cont. Case 08-28000	Doc 1	Filed 10/17/08	Entered 10/17/08 17:11:29	Desc Main
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In re		•	Case No.
	Debtor		(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.				
14. Interests in partnerships or joint ventures. Itemize.				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.				
16. Accounts receivable.				
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.				
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.				
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.				

Form B6B-cont. Case 08-28000	Doc 1	Filed 10/17/08	Entered 10/17/08 17:11:29	Desc Main
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In re	,	Case No	
Debtor		(If known)	

## SCHEDULE B -PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.				
23. Licenses, franchises, and other general intangibles. Give particulars.				
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.				
25. Automobiles, trucks, trailers, and other vehicles and accessories.				
26. Boats, motors, and accessories.				
27. Aircraft and accessories.				
28. Office equipment, furnishings, and supplies.				
29. Machinery, fixtures, equipment, and supplies used in business.				
30. Inventory.				
31. Animals.				
32. Crops - growing or harvested. Give particulars.				
33. Farming equipment and implements.				
34. Farm supplies, chemicals, and feed.				
35. Other personal property of any kind not already listed. Itemize.				
		continuation sheets attached Tot	al 🗲	\$

Form B6C (10/05)	Case 08-28000	Doc 1		Entered 10/17/08 17:11:29 Page 12 of 27	Desc Main	
In re	Dobton		<b></b>	Case No	(If Imorra)	
	Debtor				(If known)	
SCHEDULE C - PROPERTY CLAIMED AS EXEMPT						

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exce
(C1 1 1 1 )	¢125,000

(Check one box)	
☐ 11 U.S.C. § 522(b)(2)	

☐ 11 U.S.C. § 522(b)(3)

┙	Check if debtor claims	a homesteac	l exemption	that exceed
	\$125,000.			

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION

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Official Form 6D (10/06)

In re		_,	Case No.	
	Debtor			(if known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.								
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.	1							
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			(11202 ¢					
			VALUE \$					
continuation sheets attached	1		Subtotal ► (Total of this page)	<u>I</u>	<u>I</u>	<u>I</u>	\$	\$
			Total ► (Use only on last page)				\$	\$
			(,,,,,				(Report also on Summary of Schedules.)	(If applicable, report also on Statistical

Summary of Certain Liabilities and Related

Data.)

Debtor	,	(if known)
In re	. Case No.	
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### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

	1	1	1				T	,
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE\$					
ACCOUNT NO.			VALUE \$					
			VALUE\$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
Sheet no. of continuation sheets attached to Schedule of Creditors Holding Secured Claims			Subtotal (s) $\blacktriangleright$ (Total(s) of this page)				\$	\$
			Total(s) $\blacktriangleright$ (Use only on last page)				\$	\$
			(Ose only on last page)				(Report also on	(If applicable,

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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Official Form 6E (10/06)

In re	,	Case No.
	Debtor	(if known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying

### ☐ Contributions to employee benefit plans

cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the

Case 08-28000  Official Form 6E (10/06) - Cont.	Doc 1 Filed 10/17/ Document		10/17/08 17:11:29 of 27	Desc Main
In re Debtor	,	Case No	(if known)	
Certain farmers and fishermen				
Claims of certain farmers and fisherm	nen, up to \$4,925* per farmer of	or fisherman, agains	st the debtor, as provided in 1	1 U.S.C. § 507(a)(6).
Deposits by individuals				
Claims of individuals up to \$2,225* f that were not delivered or provided. 11		ease, or rental of pro	operty or services for personal	l, family, or household use,
Taxes and Certain Other Debts C	Owed to Governmental Units			
Taxes, customs duties, and penalties	owing to federal, state, and loc	al governmental un	its as set forth in 11 U.S.C. §	507(a)(8).
Commitments to Maintain the Ca	apital of an Insured Deposito	ry Institution		
Claims based on commitments to the Governors of the Federal Reserve Syste § 507 (a)(9).				
Claims for Death or Personal Inj	ury While Debtor Was Intox	icated		
Claims for death or personal injury redrug, or another substance. 11 U.S.C. §		a motor vehicle or v	essel while the debtor was int	toxicated from using alcohol,
* Amounts are subject to adjustment or adjustment.	n April 1, 2007, and every three	e years thereafter w	ith respect to cases commence	ed on or after the date of

\_\_\_\_ continuation sheets attached

Debtor			(If known)	
In re		<b>,</b>	Case No.	
Official Form 6E (10/06) - Cont.		Document	Page 17 of 27	
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### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

						_			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.									
Sheet no of continuation sheets attached Creditors Holding Priority Claims	d to Sc	hedule of	Т)	otals of	Subtota f this pa	ls <b>≻</b>	\$	\$	
			(Use only on last page of Schedule E. Report also of Schedules.)	the com	Tota apleted aummai		\$		
			(Use only on last page of Schedule E. If applicable the Statistical Summary of Liabilities and Related Da	, report f Certai	also or			\$	\$

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Form B6G (10/05)

In re		,	Case No.	
	Debtor		(if known)	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Form B6H Case 08-28000 Doc 1 (10/05)	Filed 10/17/08 Document	Entered 10/17/08 17:11:29 Page 19 of 27	Desc Main
In reDebtor	, )		known)
Provide the information requested concerning a debtor in the schedules of creditors. Include all guar commonwealth, or territory (including Alaska, Ariz Wisconsin) within the eight year period immediate former spouse who resides or resided with the debt mondebtor spouse during the eight years immediate that by stating "a minor child" and do not disclose the Check this box if debtor has no codebtors.	any person or entity, other arantors and co-signers. Zona, California, Idaho, ly preceding the common or in the community pro-	If the debtor resides or resided in a commu Louisiana, Nevada, New Mexico, Puerto Rencement of the case, identify the name of the operty state, commonwealth, or territory. In encement of this case. If a minor child is a design of the case of the case.	unity property state, ico, Texas, Washington, or ne debtor's spouse and of any clude all names used by the
NAME AND ADDRESS OF COD	EBTOR	NAME AND ADDRESS OF	CREDITOR

B6I (Official Form 61) (12/67) 000	B6I	(Official	FGASA)	<u>}8-28</u> 000
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Desc Main

_	
In re	
11110	

Case No. \_\_\_

re		
	Debtor	

(if known)



### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE						
Status:	RELATIONSHIP(S):	AGE(S):					
Employment:	DEBTOR		SPOUSE				
Occupation							
Name of Employer							
How long employed	đ						
Address of Employ	er						
NCOME: (Estimate o	of average or projected monthly income at time	DEBTOR	SPOUSE				
case f							
34 41		\$	\$				
. Monthly gross was (Prorate if not pa	ges, salary, and commissions	¢	¢				
Estimate monthly		Φ					
. SUBTOTAL		\$	\$				
. LESS PAYROLL	DEDUCTIONS						
a. Payroll taxes ar		\$	<u> </u>				
b. Insurance		\$	_ \$				
c. Union dues		\$	\$				
d. Other (Specify)	):	<b>\$</b>	<u> </u>				
. SUBTOTAL OF P	AYROLL DEDUCTIONS	\$	\$				
. TOTAL NET MO	NTHLY TAKE HOME PAY	\$	\$				
	om operation of business or profession or farm	\$					
(Attach detailed		\$	\$				
. Income from real p . Interest and divide		¢	<u> </u>				
	nance or support payments payable to the debtor for	Φ	φ				
the debtor's us	e or that of dependents listed above	\$	\$				
	government assistance						
(Specify):	ment income	\$					
<ol> <li>Pension or retirer</li> <li>Other monthly in</li> </ol>		\$	<u> </u>				
	Come	\$	<u> </u>				
4. SUBTOTAL OF	LINES 7 THROUGH 13	\$					
c AMEDAGE NO.	WITH VINCOME (ALL	\$	<u> </u>				
o. AVERAGE MOI	NTHLY INCOME (Add amounts on lines 6 and 14)		Ψ				
6. COMBINED AV	ERAGE MONTHLY INCOME: (Combine column	\$ _					
otals from line 15)		(Report also on Sur on Statistical Sumr	mmary of Schedules and, if applicable, mary of Certain Liabilities and Related Data				
<ol><li>Describe any inci</li></ol>	rease or decrease in income reasonably anticipated to	occur within the ye	ear following the filing of this document:				

B6J (Official Professe 08) 28000 Doc 1 Filed 10/17/08 Entered 10/17/08 17:11:29 Desc Main Document Page 21 of 27

		Document	raye ZI UI ZI			
In re		,	-	Case No.		
_	Debtor				(if known)	

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is	filed and debto	r's spouse maintains a separate household. Complete a separate schedule of exper	nditures labeled "Spouse."
Rent or home mortgage payment (include)	lot rented for n	nobile home)	\$
a. Are real estate taxes included?		No	· <del></del>
b. Is property insurance included?		No	
2. Utilities: a. Electricity and heating fuel			\$
b. Water and sewer			\$
c. Telephone			\$
d. Other			\$
3. Home maintenance (repairs and upkeep)			\$
4. Food			\$
5. Clothing			\$
6. Laundry and dry cleaning			\$
7. Medical and dental expenses			\$
8. Transportation (not including car paymer	nts)		\$
9. Recreation, clubs and entertainment, new	spapers, magaz	ines, etc.	\$
10.Charitable contributions			\$
11.Insurance (not deducted from wages or is	ncluded in home	e mortgage payments)	
a. Homeowner's or renter's			\$
b. Life			\$
c. Health			\$
d. Auto			\$
e. Other			\$
12. Taxes (not deducted from wages or incl (Specify)		ortgage payments)	\$
13. Installment payments: (In chapter 11, 12	2, and 13 cases,	do not list payments to be included in the plan)	
a. Auto			\$
b. Other			\$
c. Other			\$
14. Alimony, maintenance, and support paid	d to others		\$
15. Payments for support of additional depe	ndents not livin	g at your home	\$
16. Regular expenses from operation of bus	iness, professio	n, or farm (attach detailed statement)	\$
17. Other			\$
18. AVERAGE MONTHLY EXPENSES ( if applicable, on the Statistical Summary		Report also on Summary of Schedules and, bilities and Related Data.)	\$
19. Describe any increase or decrease in exp	penditures reaso	nably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET IN	ICOME		
a. Average monthly income from Line	15 of Schedule	I	\$
b. Average monthly expenses from Lin	e 18 above		\$
c. Monthly net income (a. minus b.)			\$

Case No. \_

**Debtor** 

(if known)



### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date	Signature:
	Debtor
Date	Signature: (Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE OF	F NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
document for compensation and have provided under 11 U.S.C. §§ 110(b), 110(h) and 342(b); setting a maximum fee for services chargeable	am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this d the debtor with a copy of this document and the notices and information required and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) by bankruptcy petition preparers, I have given the debtor notice of the maximum ng for a debtor or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
partner who signs this document.	ate the name, title (if any), address, and social security number of the officer, principal, responsible person,
Address	
X	 Date
Names and Social Security numbers of all other individual individual:	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an
If more than one person prepared this document, attach ac	dditional signed sheets conforming to the appropriate Official Form for each person.
	e provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment of
ooth. 11 U.S.C. § 110; 18 U.S.C. § 156.	TY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
DECLARATION UNDER PENAL	
DECLARATION UNDER PENAL  I, the or an authorized agent of the partnership ] of the this case, declare under penalty of perjury the	
DECLARATION UNDER PENAL  I, the or an authorized agent of the partnership ] of the n this case, declare under penalty of perjury the shown on summary page plus 1), and that they	[the president or other officer or an authorized agent of the corporation or a member ne [corporation or partnership] named as debtor nat I have read the foregoing summary and schedules, consisting of sheets ( <i>total</i> are true and correct to the best of my knowledge, information, and belief.
DECLARATION UNDER PENAL  I, the  or an authorized agent of the partnership ] of the in this case, declare under penalty of perjury the	[the president or other officer or an authorized agent of the corporation or a member ne [corporation or partnership] named as debtor nat I have read the foregoing summary and schedules, consisting of sheets (total
DECLARATION UNDER PENAL  I, the or an authorized agent of the partnership ] of the shown on summary page plus 1), and that they	[the president or other officer or an authorized agent of the corporation or a member ne [corporation or partnership] named as debtor nat I have read the foregoing summary and schedules, consisting of sheets ( <i>total</i> are true and correct to the best of my knowledge, information, and belief.

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Form 8 (10/05)

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United States	Bankruptcy Court	

		Dis	trict Of			
In re	,			G . V		
Debtor				Case No	chapter	7
CILA		IDIIAI DEDI				
CHA	PIEK/INDIV	IDUAL DEBI	OKSSIA	TEMENT OF IT	NIENTION	
☐ I have filed a schedule of a☐ I have filed a schedule of a☐ I have filed a schedule of a☐ I					ibject to an unexpire	ed lease.
☐ I intend to do the followin						
				Property will	Debt will be	
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed	be redeemed pursuant to	reaffirmed pursuant to	
			as exempt	11 U.S.C. § 722	11 U.S.C. § 524(c)	
		_				
Description of Legard	I accomic	Lease will be				
Description of Leased Property	Lessor's Name	assumed pursuant to 11 U.S.C.				
		§ 362(h)(1)(A)	_			
Date:			Signa	ature of Debtor		<del></del>
DECLADAT	FION OF NON AT	TODNEV DANKD		 ΓΙΟΝ PREPARER (	 (Coo 11 H C C & 11	
I declare under penalty of perjucompensation and have provide						
110(h), and 342(b); and, (3) if re	ules or guidelines ha	ve been promulgate	d pursuant to 11	U.S.C. § 110(h) sett	ing a maximum fee	for services
chargeable by bankruptcy petition debtor or accepting any fee from			tice of the maxir	num amount before p	oreparing any docum	nent for filing fo
	_					
Printed or Typed Name of Bank				al Security No. (Requ		
If the bankruptcy petition prepa responsible person or partner w			title (if any), add	lress, and social secu	irity number of the o	officer, principal
Address						
X		_				
Signature of Bankruptcy Petition	on Preparer	Date				

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

### UNITED STATES BANKRUPTCY COURT

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this

notice required by § 342(b) of the Bankruptcy Code.				
Printed name and title, if any, of Bankruptcy Petition Preparer	Social Security num	Social Security number (If the bankruptcy petition		
Address:	preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required			
	by 11 U.S.C. § 110.	)		
X				
Signature of Bankruptcy Petition Preparer or officer,				
principal, responsible person, or partner whose Social				
Security number is provided above.				
Certificat	te of the Debtor			
I (We), the debtor(s), affirm that I (we) have received and	d read this notice.			
	X			
Printed Name(s) of Debtor(s)	Signature of Debtor	Date		
Case No. (if known)	X			
	Signature of Joint Debtor (if	any) Date		

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B 203 (12/94)

## United States Bankruptcy Court

	District Of				
In	re				
	Case No.				
De	btor Chapter				
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR				
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debte in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept\$				
	Prior to the filing of this statement I have received\$				
	Balance Due				
2.	The source of the compensation paid to me was:				
	☐ Debtor ☐ Other (specify)				
3.	The source of compensation to be paid to me is:				
	□ Debtor □ Other (specify)				
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.				
	I have agreed to share the above-disclosed compensation with a other person or persons who are members or associates of my law firm. A copy of the agreement, together with a list of the names the people sharing in the compensation, is attached.				
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankrucase, including:	ıptcy			
	<ul> <li>Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whe to file a petition in bankruptcy;</li> </ul>	ther			
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be requ	ıired;			
	<ul> <li>Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourn hearings thereof;</li> </ul>	ned			

# Case 08-28000 Doc 1 Filed 10/17/08 Entered 10/17/08 17:11:29 Desc Main Document Page 27 of 27 DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

	d.	Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
	e.	[Other provisions as needed]
6.	Ву	agreement with the debtor(s), the above-disclosed fee does not include the following services:
		CERTIFICATION
		I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.
	•	
		Date Signature of Attorney
		Name of law firm
		Traine of the limit